

<i>SERFF Tracking Number:</i>	<i>MUTM-126394362</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>44189</i>
<i>Company Tracking Number:</i>	<i>ASHLEY COPENHAVER</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - MC34015_1209</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising /MC34015_1209</i>		

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126394362 State: Arkansas
MC34015_1209

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 44189

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ASHLEY

State Status: Closed

COPENHAVER

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Author: Ashley Copenhaver

Disposition Date: 12/02/2009

Date Submitted: 11/23/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: MC34015_1209

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/02/2009

Deemer Date:

Submitted By: Ashley Copenhaver

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

MC34015_1209

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 12/02/2009

Created By: Ashley Copenhaver

Corresponding Filing Tracking Number:

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

SERFF Tracking Number: MUTM-126394362 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 44189
Company Tracking Number: ASHLEY COPENHAVER
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - MC34015_1209
Project Name/Number: Long Term Care Advertising /MC34015_1209

This advertisement is an employer needs brochure that will be sent to a business owner/employer of a company/business to see if they are interested in adding our Long-Term Care insurance to their benefit package. The Long-Term Care product that will be offered to their employees is an individual product and not a group product.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole
Product and Advertising Compliance Consultant
Regulatory Affairs
Phone: 402-351-2476
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

ac

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
Consultant
Regulatory Affairs 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6420 ext. [Phone]	FEIN Number: 47-0246511	

Filing Fees

SERFF Tracking Number: MUTM-126394362 State: Arkansas
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Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$25.00	11/23/2009	32253509

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/02/2009	12/02/2009

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Disposition

Disposition Date: 12/02/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability		Yes
Form	Brochure		Yes

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Form Schedule

Lead Form Number: MC34015_1209

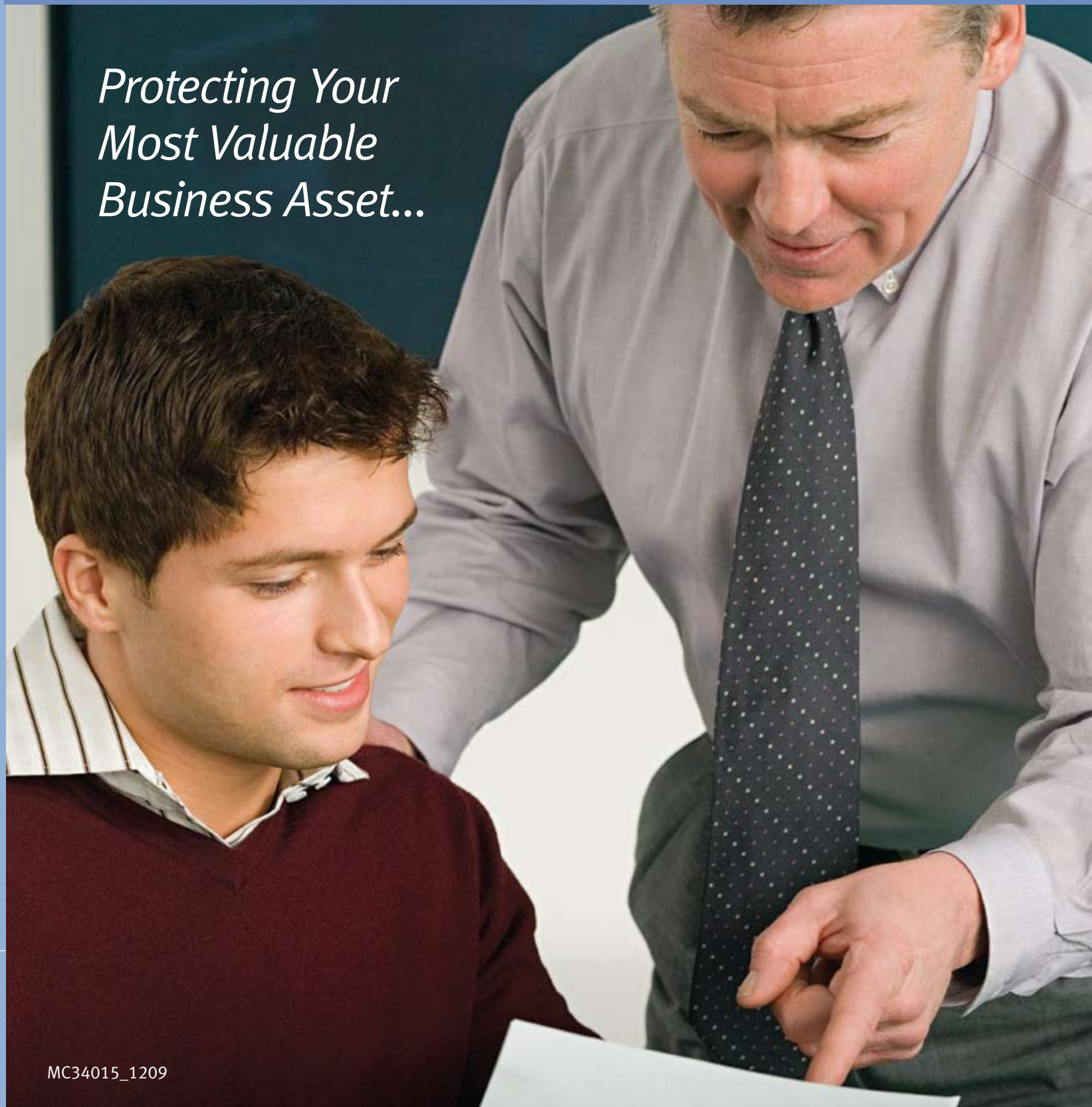
Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	MC34015_1209	Advertising Brochure	Initial			MC34015_1209.pdf



Mutual Care[®] at Work

Long-Term Care Insurance

*Protecting Your
Most Valuable
Business Asset...*



Your Employees

The success of your business depends on your workforce. You hire the best people. Provide an environment where they can thrive and grow. And compensate them fairly for their time and talent so they'll stay with you for years to come.

Through your employee benefits program, you help employees protect the lifestyle they live today and plan for a secure retirement in the future. But if that plan doesn't address how they'll pay for long-term care services, your employees could be placing everything they work for in jeopardy. That's why so many employers – large and small alike – are making long-term care insurance part of their employee benefits packages.

What is long-term care?

Long-term care is a term used to describe services for people who are unable to care for themselves. This may include help with daily activities like meal preparation and housekeeping or personal care services like bathing and dressing. Typically, family members will try to provide care at home for as long as possible. Eventually, they may need to enlist the services of a home health aide, assisted living facility or nursing home. And the cost for these services can be high.

But long-term care isn't just for older people. No one knows when the need for long-term care services will arise. An accident or prolonged illness also can trigger the need for long-term care. And that can happen to anyone at any age.



The impact of long-term care

A long-term care situation can impact your employees. It also has the potential to impact your business.

When an employee needs long-term care

When an employee becomes sick or injured, he or she may be faced with paying the high cost of long-term care services. Today's average costs* include:

- Home health aide – \$19 per hour
- Assisted living facility – \$2,813 per month
- Nursing home – \$177 per day for a semi-private room

*Source: Mutual of Omaha's Cost-of-Care Survey, 2008

When a family member needs long-term care

Employees who juggle the demands of caring for a family member and the responsibilities of a job may have to:

- Miss work or decrease their work hours
- Take extended leaves of absence
- Eliminate business trips
- Pass up a promotion or new assignment
- Give up the job entirely

Mutual Care® at Work can help

A Mutual Care At Work long-term care insurance program can make funds available to help your employees pay for long-term care services.

And because the program also is available to extended family members, your employees may not have to become full-time caregivers. Instead, they may be able to fulfill an obligation to care for loved ones while maintaining their work duties. And that's good for business.

- Long-term care insurance makes good business sense**
- Giving your employees the opportunity to obtain long-term care insurance has a lot of advantages for your business. It can help you:
- Attract and retain quality employees
 - Enhance your company’s reputation as a place people want to work
 - Build morale and develop a workforce of loyal employees

- Long-term care insurance offers tax advantages**
- Depending on the tax-structure of your business, there may be significant tax savings when you use business dollars to purchase long-term care insurance. Additionally, your employees may enjoy tax savings on the long-term care insurance policy they purchase under your company’s program.
- **Premiums may be tax-deductible**
Under current tax laws, you and your employees may be able to deduct the **actual premium** or **eligible premium** paid on a tax-qualified long-term care insurance policy.
 - **Actual premium** is the actual amount paid for a long-term care insurance policy
 - **Eligible premium** is an amount determined annually by the federal government

Eligible Premium Guidelines for [2010]*	
At age:	You can deduct:
40 and younger	[\$330]
41-50	[\$620]
51-60	[\$1,230]
61-70	[\$3,290]
71 and older	[\$4,110]

- *IRS Revenue Procedure [2009-50]
- Eligible premiums are established annually based on the medical care components of the Consumer Price Index.
- **Policy benefits may be tax-free**
Benefits paid by a tax-qualified long-term care insurance policy are intended to be tax-free as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation, which is [\$290] in [2010.]. [Source: Section 7702B of the Internal Revenue Code (IRC)]

Tax Advantages for Your Business

Self-Employed Business Owners (*sole proprietor, partnership, LLC and S corporation*)

Eligible premium may be tax deductible when the business purchases long-term care insurance policies for:

- Owner
- Spouse
- Dependents

Actual premium may be tax deductible when the business purchases long-term care insurance policies for:

- Employees

Owners of C Corporations

Actual premium paid may be tax deductible when the business purchases long-term care insurance policies for:

- Owner/employee
- Spouse
- Dependents
- Employees

Tax Advantages for Your Employees

Eligible premium may be tax deductible when an employee purchases his or her own long-term care insurance policy.

Long-term care insurance premium may be included as a medical expense as long as the employee’s combined medical expenses exceed 7.5 percent of adjusted gross income and deductions are itemized on his or her income tax return.

The Benefits of Mutual Care® at Work



- You choose who will participate and how you want to fund the program
- Employees have the convenience of purchasing insurance at work
- Premium rates are lower than if policies were purchased on an individual basis
- Coverage is available to extended family members
- Coverage is portable – employees take their policies with them, even if they leave the company



- Let’s build a program for your business**
- Based on your answers to these simple questions, we can develop a long-term care insurance program that meets the needs of your business and your most valuable asset... your employees.
- How many employees do you have?**
- Your Mutual Care at Work program will be based on the number of people your business employs.
- ☐ 3 to 9 employees
- ☐ 10 or more employees

- Who will be eligible for the program?**
- You are free to select participants for the program. You can include all employees or a select group of employees. The choice is yours.
- ☐ All employees
- ☐ A select group of employees (i.e., all managers)

How would you like your program to be funded?

You decide if you want the business to pay the entire cost or if you'd prefer to let employees pay for their own coverage.

- ☐ I'd like to pay the cost for all employees (employer-paid)
- ☐ I'd like to offer the program to all employees on a voluntary basis with the cost paid by each employee (voluntary)

You also can choose to pay for a select group of employees (i.e., all managers) and make the coverage available to the remaining employees on a voluntary basis.

- ☐ I'd like to pay the cost for a select group of employees (executive carve-out)



Long-Term Care Insurance underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175-0001
mutualofomaha.com

About Mutual of Omaha

When you're considering adding long-term care insurance to your employee benefits program, it's important to select an insurance company that is strong, stable and financially secure.

Mutual of Omaha has a long history in the insurance industry – we've been paying claims to customers for over 100 years. And our strong financial position continually earns us high marks from the leading industry rating organizations.

Mutual of Omaha Company Ratings*	
A.M. Best Company, Inc. (for overall financial strength and ability to meet ongoing obligations to policyholders)	A+ (Superior) 2 nd highest out of 16 possible ratings
Moody's Investors Services (for current financial strength and ability to withstand financial stress in the future)	Aa3 (Excellent) 4 th highest out of 21 possible ratings
Standard & Poor's (for financial strength to meet obligations to policyholders)	AA- (Very Strong) 4 th highest out of 21 possible ratings

*As of 12/09
The ratings refer only to the overall financial status of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.

We'll be here when you need us

Our expertise in the long-term care insurance market spans more than two decades. So when considering long-term care insurance from Mutual of Omaha, consider this: Longevity, financial strength and experience mean you can count on us to be here when you need us.

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



This is a solicitation of insurance. Policy forms LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-5ML-ID, LTC09M-10ML-ID. In NY: LTC09M-5ML-NY, LTC09M-10ML-NY. In OK: LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09 [-AG, -5ML, -10ML]-OR. In PA: LTC09M-5ML-PA, LTC09M-10ML-PA. In TX: LTC09M-5ML-TX, LTC09M-10ML-TX. In WA: LTC09M-5ML-WA, LTC09M-10ML-WA. These policies have exceptions, limitations and reductions. You may be contacted by telephone by an insurance agent.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Memorandum of Varability	
Comments:		
Attachment:		
VM-MC34015_1209.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: MC34015_1209

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Chart on page 3, [2010], [\$330], [\$620], [\$1,230],
[\$3,290], [\$4,110], [2009-50]
Copy under Policy benefits may be tax-free, [\$290],
[[2010], [Source: Section 7702B of the Internal
Revenue Code (IRC)]

Explanation

The year, amounts and year of source will be
updated every year.
These will change every year